

# NC DISTRICT REVIEW

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Helping small businesses  
**start, grow and succeed.**



Your Small Business Resource

## MOST ACTIVE LENDERS FY 2009 OCTOBER 1, 2008 THROUGH DECEMBER 31, 2008

### LENDERS

#### Large and National Banks

	<u>7(a)</u>	<u>504</u>	<u>Total</u>	<u>\$ Amount</u> <u>Millions</u>
1. BB&T	30	2	32	\$8.1
2. Bank of Granite	10	0	10	\$1.1
3. Banco Popular	8	0	8	\$2.1
4. Wachovia Bank	7	0	7	\$5.5
5. PNC Bank	6	0	6	\$0.9

#### Community Express Lenders

1. Superior Financial Group, LLC	19	0	19	\$0.2
2. Innovative Bank	7	0	7	\$0.2

#### Community Banks

1. Surrey Bank & Trust Company	11	0	11	\$1.5
2. Mountain 1st Bank	5	2	7	\$1.6
3. Capital Bank	4	0	4	\$0.4

#### Small Business Lending Companies

1. UPS Capital	3	0	3	\$4.8
2. Small Business Loan Source	3	0	3	\$2.1

#### Certified Development Companies

1. Self-Help Ventures Fund	10	10		\$5.8
2. Avista Business Development	4	4		\$1.4
3. Centralina Dev. Corp	3	3		\$3.5
3. BEFCOR	3	3		\$1.6

## TOOLS TO HELP SMALL BUSINESSES SURVIVE AND THRIVE IN 2009

The North Carolina Small Business & Technology Development Center (SBTDC) and the NC Community Colleges have teamed with resource partners around the state planning Survive and Thrive programs to help North Carolina businesses through this tough economic period. Several workshops have already been held and a few TV programs have been taped. Practical tips to cut costs, reduce expenses and market effectively are discussed. Please keep these workshops and productions in mind as you work with clients.

Additional seminars and workshops are now being planned around the state. Contact your local Small Business Center at your Community College for details. For a complete list of centers, visit: <http://www.sbcn.nc.gov>.

Some recent workshops can be viewed online:

1. Taped at Cape Fear Community College in Wilmington:  
[http://wilmington.granicus.com/MediaPlayer.php?publish\\_id=276](http://wilmington.granicus.com/MediaPlayer.php?publish_id=276)
2. Charlotte Chamber's Survive and Thrive series, coordinated by the Charlotte SBTDC:  
[http://www.charlottechamber.com/index.php?src=gendocs&ref=SnT\\_Video\\_Archive&category=Member%20Info](http://www.charlottechamber.com/index.php?src=gendocs&ref=SnT_Video_Archive&category=Member%20Info)
3. Business Focus, a Kannapolis, NC cable talk-show. Click on "Small Business Administration."  
<http://www.concordengineering.com/busfocus.aspx>
4. The Winston-Salem Chamber/City of Winston-Salem production:  
[http://winston-salem.granicus.com/MediaPlayer.php?view\\_id=6&clip\\_id=470](http://winston-salem.granicus.com/MediaPlayer.php?view_id=6&clip_id=470)

## NEW IRS TAX VERIFICATION ALTERNATIVE (IVES)

The IRS has implemented a new expedited service to confirm the income of a borrower during the processing of a loan application: Income Verification Express Service (IVES) program.

Under IVES, the IRS can electronically provide tax return transcript, W-2 transcript and 1099 transcript information generally within 2 business days to a third party with the consent of the taxpayer.

For more information visit: <http://www.irs.gov/individuals/article/0,,id=161649,00.html>.



*Small Business Week '09*  
*May 17-23, 2009*

**SBA LENDER RANKING 10/01/08-12/31/08**

<b><u>Lender</u></b>	<b><u>7(a)</u></b>	<b><u>7(a) \$</u></b>	<b><u>504 Part</u></b>	<b><u>504 Part \$</u></b>
Superior Financial Group	31	\$ 250,000		
BB&T	30	\$ 7,275,000	2	\$ 849,375
Surrey Bank & Trust	11	\$ 1,505,400		
Bank of Granite	10	\$ 1,132,200		
Self-Help Credit Union	9	\$ 517,000		
Banco Popular	8	\$ 2,122,800		
Innovative Bank	8	\$ 210,000		
Wachovia Bank	7	\$ 5,495,400		
PNC Bank	6	\$ 911,800		
Mountain 1st Bank & Trust	5	\$ 496,000	2	\$ 1,083,750
Borrego Springs Bank	4	\$ 170,000		
Capital Bank	4	\$ 430,200		
Home Loan Investment Bank	4	\$ 2,872,500		
Bank of America	3	\$ 90,000	1	\$ 951,949
Community West Bank	3	\$ 1,262,600		
RBC Bank	3	\$ 1,198,000		
Small Business Loan Ssource	3	\$ 2,051,000		
SunTrust Bank	3	\$ 345,000		
UPS Capital Business Credit	3	\$ 4,828,000		
Community Bank of Rowan	2	\$ 500,000		
Excel National Bank	2	\$ 2,390,000		
First Citizens Bank	2	\$ 1,075,000	3	\$ 358,271
Live Oak Banking Company	2	\$ 2,850,000		
The Bank of Currituck	2	\$ 438,000		
American Community Bank	1	\$ 300,000		
Asheville Savings Bank	1	\$ 200,000	1	\$ 293,850
Bank of Oak Ridge	1	\$ 188,500		
Bank of Stanly	1	\$ 148,500		
CIT	1	\$ 220,000	1	\$ 1,540,000
Compass Bank	1	\$ 463,500		
Crescent State Bank	1	\$ 290,000	1	\$ 465,070
First Bank	1	\$ 194,728		
First National Bank of Shelby	1	\$ 200,000		
Issaquah Community Bank	1	\$ 67,500		
Mainstreet Lender, LLC	1	\$ 2,000,000		
NCB, FSB	1	\$ 725,000		
Piedmont Credit Union	1	\$ 1,220,000		

**SBA LENDER RANKING 10/01/08-12/31/08**

<b><u>Lender</u></b>	<b><u>7(a)</u></b>	<b><u>7(a) \$</u></b>	<b><u>504 Part</u></b>	<b><u>504 Part \$</u></b>
Portage Commerce Bank	1	\$ 15,500		
Select B&T	1	\$ 30,000		
Southern B&T	1	\$ 15,000		
Southern Community B&T	1	\$ 1,000,000	1	\$ 354,000
The Commercial & Savings Bank	1	\$ 190,000		
The Fidelity Bank	1	\$ 20,000	1	\$ 350,000
VantageSouth Bank	1	\$ 185,500		
Wells Fargo	1	\$ 140,000		
<b>Total</b>	<b>186</b>	<b>\$ 48,229,628</b>		

**504 Participating Lenders**

Zions First National Bank	2	\$ 1,809,000
Citizens Bank	1	\$ 2,210,715
Community South Bank	1	\$ 752,850
Gateway Bank & Trust	1	\$ 415,500
Harrington Bank	1	\$ 689,000
Haven Trust Bank	1	\$ 2,000,000
HomeTrust Bank	1	\$ 550,000
Mission Oaks National Bank	1	\$ 1,809,600
Park Sterling Bank	1	\$ 1,999,125
Parkway Bank	1	\$ 210,000
Peoples Bank	1	\$ 305,852
<b>Total</b>	<b>25</b>	<b>\$ 18,997,907</b>

**504 CDC Loans**

Self-Help Ventures Fund	10	\$ 5,801,000
Avista Business Development	4	\$ 1,437,000
BEFCOR	3	\$ 1,586,000
Centralina Dev. Corp.	3	\$ 3,534,000
Region E. Dev. Corp.	2	\$ 406,000
Neuse River Dev. Authority	1	\$ 2,000,000
Northwest Piedmont Dev. Corp.	1	\$ 292,000
Wilmington Industrial Dev. Corp.	1	\$ 381,000
<b>Total</b>	<b>25</b>	<b>\$ 15,437,000</b>

**Total 7(a) & 504                      211            \$ 63,666,628**